

CLAIMS

1. A method to communicate payment options to a consumer, the method including:
 - receiving consumer information associated with the consumer;
 - identifying at least one approved payment option from a plurality of payment options utilizing the consumer information, the at least one payment option being valid for the consumer; and
 - communicating the at least one approved payment option to the consumer for selection by the consumer.
2. The method of claim 1, including:
 - monitoring a request by the consumer for a further payment option, the further payment option differing from the at least one approved payment option;
 - communicating to the consumer a request for additional consumer information; and
 - selectively approving the request by the consumer for the further payment option based on the additional consumer information.
3. The method of claim 1, wherein identifying the at least one approved payment option includes generating a reliability score value utilizing the consumer information.
4. The method of claim 1, wherein identifying the at least one approved payment option includes identifying an available payment option from a

plurality of available payment options as an approved payment option for the consumer, utilizing the consumer information.

5. The method of claim 4, including storing the approved payment option for the consumer for use in future transactions.
6. The method of claim 4, wherein the plurality of available payment options include at least one of a credit card option, a phone bill option, an ACH option, a payment by check option, a direct bill option, and a prepayment option.
7. The method of claim 1, wherein identifying the at least one approved payment option to the consumer includes identifying a payment option utilizing at least one of vendor criteria, consumer criteria, type of purchase event criteria, and purchaser payment psychology.
8. A system to present payment options to a consumer, the system including:
 - a communication module to receive consumer information;
 - an approved payment options generator module to generate a list of at least one approved payment options utilizing the consumer information; and
 - a selection module to present the consumer with an option to select a payment option from the list of at least one approved payment options.
9. The system of claim 8, wherein the operation includes providing additional consumer information.

10. The system of claim 8, wherein the payment options generator module includes a payment option validation module to identify an available payment option from a plurality of available payment options as an approved payment option utilizing the consumer information.
11. The system of claim 8, wherein the payment options generator module includes a payment options rules engine to determine reliability score value for the consumer.
12. The system of claim 10, wherein the plurality of available payment options include at least one of a credit card option, a phone bill option, an ACH option, a payment by check option, a direct bill option, and a prepayment option.
13. The system of claim 11, wherein the payment options rules engine is to identify a payment options presentation format, utilizing at least one of a vendor criteria, a consumer criteria, a type of purchase event criteria, and a purchaser payment psychology.
14. A method to present payment options to a consumer, the method including:
 - providing consumer information associated with the consumer to a transaction processing facility;
 - receiving at least one approved payment option from a plurality of payment options from the transaction processing facility based on the consumer information, the at least one payment option being valid for the consumer; and

presenting the at least one approved payment option to the consumer for selection by the consumer.

15. The method of claim 14, including:

monitoring a request by the consumer for a further payment option, the further payment option being distinct from the at least one approved payment option;

obtaining additional consumer information from the consumer;

communicating the additional consumer information to the transaction processing facility; and

receiving one of an approval of the further payment option for the consumer, and a rejection of the further payment option for the consumer.

16. A machine-readable medium for embodying a sequence of instructions that, when executed by the machine, cause the machine to:

receive consumer information associated with a consumer;

identify at least one approved payment option from a plurality of payment options utilizing the consumer information, the at least one payment option being valid for the consumer; and

communicate the at least one approved payment option to the consumer for the selection by the consumer.

17. The machine-readable medium of claim 16, in which the machine:

monitors a request by the consumer for a further payment option, the further payment option differing from the at least one approved payment option;

communicates to the consumer a request for additional consumer information; and

selectively approves the request by the consumer for the further payment option based on the additional consumer information.

18. The machine-readable medium of claim 16, wherein the at least one approved payment option is identified by generating a reliability score value utilizing the consumer information.

19. The machine-readable medium of claim 16, wherein the at least one approved payment option is identified by identifying an available payment option from a plurality of available payment options as an approved payment option for the consumer, utilizing the consumer information.

20. The machine-readable medium of claim 19, wherein the approved payment option for the consumer is stored for use in future transactions.

21. The machine-readable medium of claim 19, wherein the plurality of available payment options include at least one of a credit card option, a phone bill option, an ACH option, a payment by check option, a direct bill option, and a prepayment option.

22. The machine-readable medium of claim 16, wherein identifying the at least one approved payment option to the consumer includes identifying a payment option utilizing at least one of vendor criteria, consumer criteria, type of purchase event criteria, and purchaser payment psychology.

23. A system to present valid payment options to a consumer, the system including:
- means to receive consumer information;
 - means to generate a list of at least one approved payment options utilizing the consumer information; and
 - means to present the consumer with an option to select a payment option from the list of at least one approved payment options.
24. A machine-readable medium for embodying a sequence of instructions that, when executed by a machine, cause the machine to:
- provide consumer information associated with a consumer to a transaction processing facility;
 - receive at least one approved payment option from a plurality of payment options from the transaction processing facility based on the consumer information, the at least one payment option being valid for the consumer; and
 - present the at least one approved payment option to the consumer for selection by the consumer.
25. The machine-readable medium of claim 24, in which the machine:
- monitors a request by the consumer for a further payment option, the further payment option being distinct from the at least one approved payment option;
 - obtains additional consumer information from the consumer;
 - communicates the additional consumer information to the transaction processing facility; and

receives one of an approval of the further payment option for the consumer, and a rejection of the further payment option for the consumer.